

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Raymond B Williams, Jr  
Tammy S Williams  
Debtors

Case No. 15-02499-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: DDunbar  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 23

Date Rcvd: Sep 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 14, 2018.

db/jdb +Raymond B Williams, Jr, Tammy S Williams, 170 Abbotts Drive, Abbottstown, Pa 17301-9763  
cr +LSF9 Master Participation Trust, 13801 Wireless Way, Oklahoma City, OK 73134-2500  
4657743 +Bur Acct Mgm, Bureau Of Account, 3607 Rosemont Ave ste 502, Camp Hill, PA 17011-6943  
4657744 +CENLAR, PO BOX 77404, EWING, NJ 08628-6404  
4657745 ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316  
(address filed with court: CREDIT ACCEPTANCE, 25505 WEST TWELVE MILE RD,  
SOUTHFIELD, MI 48034)  
4830388 +Cenlar FSB, 425 Phillips Boulevard, Ewing NJ 08618-1430  
4657973 +Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331  
4680833 +Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013  
4957555 J.P. Morgan Mortgage Acquisition Corp., c/o Rushmore Loan Management Services,  
P.O. Box 52708, Irvine, CA 92619-2708  
4957556 +J.P. Morgan Mortgage Acquisition Corp., c/o Rushmore Loan Management Services,  
P.O. Box 52708, Irvine, CA 92619-2708, J.P. Morgan Mortgage Acquisition Corp.,  
c/o Rushmore Loan Management Services 92619-2708  
4657748 +KML LAW GROUP, P.C, SUITE 5000, 701 MARKET STREET, PHILADELPHIA, PA 19106-1541  
4709609 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 75261-9741)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4657746 +EDI: CCS.COM Sep 12 2018 22:58:00 Credit Coll, Po Box 9136, Needham, MA 02494-9136  
4657747 +E-mail/Text: bankruptcy.notices@hdfsi.com Sep 12 2018 19:03:29 Harley Davidson Financial,  
Attention: Bankruptcy, Po Box 22048, Carson City, NV 89721-2048  
4872760 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Sep 12 2018 19:03:35  
LSF9 Master Participation Trust, C/O Caliber Home Loans, Inc., 13801 Wireless Way,  
Oklahoma City, OK 73134, LSF9 Master Participation Trust,  
C/O Caliber Home Loans, Inc. 73134-2500  
4872759 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Sep 12 2018 19:03:35  
LSF9 Master Participation Trust, C/O Caliber Home Loans, Inc., 13801 Wireless Way,  
Oklahoma City, OK 73134-2500  
4657749 +E-mail/Text: unger@members1st.org Sep 12 2018 19:03:30 Members 1st FCU, 5000 Louise Drive,  
Mechanicsburg, PA 17055-4899  
4657750 +E-mail/Text: Bankruptcies@nragroup.com Sep 12 2018 19:03:34 National Recovery Agen,  
2491 Paxton St, Harrisburg, PA 17111-1036  
4705872 EDI: PRA.COM Sep 12 2018 22:58:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
4657751 +EDI: RMSC.COM Sep 12 2018 22:58:00 Synch/dicks, P.O. Box 965005, Orlando, FL 32896-5005  
4657752 +EDI: RMSC.COM Sep 12 2018 22:58:00 Synchrony Bank/Lowes, 950 Forrer Boulevard,  
Dayton, OH 45420-1469  
4657753 +EDI: TFSR.COM Sep 12 2018 22:58:00 Toyota Financial, 3975 Faire Ridge,  
Fairfax, VA 22033-2911  
4675095 EDI: BL-TOYOTA.COM Sep 12 2018 22:58:00 Toyota Motor Credit Corporation,  
c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316  
(address filed with court: Credit Acceptance Corporation, 25505 West 12 Mile Road,  
Southfield, MI 48034)  
4749030\* ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316  
(address filed with court: Credit Acceptance Corporation, 25505 West 12 Mile Road,  
Southfield, MI 48034)

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 14, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 12, 2018 at the address(es) listed below:

Celine P DerKrikorian on behalf of Creditor LSF9 Master Participation Trust  
ecfmail@mwc-law.com  
Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com  
Danielle Boyle-Ebersole on behalf of Creditor J.P. Morgan Mortgage Acquisition Corp. c/o  
Rushmore Loan Management Services debersole@hoflawgroup.com, bbleming@hoflawgroup.com  
Gary J Imblum on behalf of Debtor 1 Raymond B Williams, Jr gary.imblum@imblumlaw.com,  
gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;b  
ernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase  
.com  
Gary J Imblum on behalf of Debtor 2 Tammy S Williams gary.imblum@imblumlaw.com,  
gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;b  
ernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase  
.com  
Joshua I Goldman on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Joshua I Goldman on behalf of Creditor LSF9 Master Participation Trust  
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
Kevin S Frankel on behalf of Creditor Nationstar Mortgage LLC pa-bk@logs.com  
Thomas I Puleo on behalf of Creditor LSF9 Master Participation Trust tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov  
William E. Craig on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com,  
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 11

**Information to identify the case:**

Debtor 1 Raymond B Williams Jr  
First Name Middle Name Last Name  
Debtor 2 Tammy S Williams  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **Middle District of Pennsylvania**  
Case number: **1:15-bk-02499-HWV**

Social Security number or ITIN **xxx-xx-3043**  
EIN --  
Social Security number or ITIN **xxx-xx-8830**  
EIN --

**Order of Discharge**

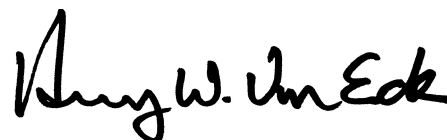
12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Raymond B Williams Jr  
aka Raymond Boyd Williams Jr

Tammy S Williams  
aka Tammy Sue Williams, fka Tammy S Auchey, fka  
Tammy Sue Summers

By the  
court:



Honorable Henry W. Van Eck  
United States Bankruptcy Judge

By: DDunbar, Deputy Clerk

September 12, 2018

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**